

AMENDMENTS TO THE CLAIMS

Please amend Claims 1 and 22 and please cancel Claim 5 as indicated below.

1. (Currently Amended) A method of processing financial transactions from a customer at an unmanned location, the method comprising:

acquiring customer identification information from at least one customer;

acquiring transaction information associated with one or more previous financial transactions performed by the customer, wherein the transaction information comprises information about a financial instrument and wherein the transaction information is different than the customer identification information;

determining suspicious activity associated with the one or more previous financial transactions by identifying one or more validation errors in the transaction information wherein the validation errors comprise at least one of the group consisting of amount mismatch, fraudulent endorsement, magnetic ink not detected, altered magnetic ink recognition number, altered payee, negotiable instrument identified as stolen, negotiable instrument identified as stop pay, negotiable instrument identified as already cashed, Mod 10 validation failure, credit header validation failure, negotiable instrument type mismatch, postdated negotiable instrument, negotiable instrument date mismatch, and negotiable instrument does not exist in positive pay file;

calculating a suspicious activity score for the customer wherein the suspicious activity score is based at least in part on the validation errors such that the suspicious activity score is indicative of a level of suspicion associated with the one or more previous financial transactions performed by the customer;

storing the suspicious activity score in a database wherein the database associates the suspicious activity score with the customer identification information that identifies the customer;

acquiring customer identification information and transaction information for a current financial transaction;

determining suspicious activity associated with the current financial transaction by identifying one or more validation errors in the transaction information associated with the current financial transaction;

using the customer identification information to retrieve the suspicious activity score stored in the database that is indicative of a level of suspicion associated with the one or more previous financial transactions conducted by the consumer;

modifying the suspicious activity score based at least in part on validation errors in the transaction information associated with the current financial transaction; and

authorizing the current financial transaction based at least in part on the whether the suspicious activity score is acceptable.

2. (Original) The method of Claim 1, wherein processing financial transactions comprises cashing a paper drafted check.

3. (Original) The method of Claim 1, wherein processing financial transactions at an unmanned location comprises processing financial transactions at an automatic teller machine (ATM).

4. (Previously Presented) The method of Claim 1, wherein acquiring customer identification information comprises acquiring at least one of the group comprising a name, social security number, a driver's license number, and biometric information.

5. (Cancelled)

6. (Previously Presented) The method of Claim 4, wherein the biometric information is an image.

7. (Previously Presented) The method of Claim 4, wherein the method further comprises comparing the biometric information to previously stored biometric information in the database.

8. (Previously Presented) The method of Claim 7, wherein the method further comprises contacting a customer service agent if the biometric information matches at least one of the previously stored biometric information in the database.

9. (Previously Presented) The method of Claim 8, wherein the method further comprises verifying the identity of the customer by the customer service agent if the biometric information matches at least one of the previously stored biometric information in the database.

10. (Previously Presented) The method of Claim 9, wherein the method further comprises declining the current financial transaction for the customer if the customer service agent determines that the customer is engaging in suspicious activity.

11. (Previously Presented) The method of Claim 1, wherein the suspicious activity comprises suspicious behavior.

12. (Previously Presented) The method of Claim 11, wherein the method further comprises verifying the suspicious activity score by the customer service agent if the suspicious activity score is above a pre-selected threshold.

13. (Previously Presented) The method of Claim 12, wherein the method further comprises declining the current financial transaction by the customer service agent if the suspicious activity score is above a pre-selected threshold.

14. (Cancelled)

15. (Cancelled)

16. (Cancelled)

17. (Cancelled)

18. (Cancelled)

19. (Cancelled)

20. (Cancelled)

21. (Cancelled)

22. (Currently Amended) A system for processing financial transactions from customers at an unmanned location, the system comprising:

an interactive component positioned at the unmanned location, wherein the interactive component is configured to obtain transaction information relating to a financial transaction performed by a customer, wherein the transaction information comprises information about a financial instrument and wherein the interactive component is further configured to obtain customer identification information that identifies the customer, wherein the customer identification information is different than the transaction information;

a calculating component that generates a suspicious activity score for the customer wherein the suspicious activity score is based at least in part on one or more validation errors in the transaction information and wherein the suspicious

activity score is indicative of a level of suspicion associated with customer activity and wherein the calculating component periodically modifies the suspicious activity score based on the customer activity, wherein the validation errors comprise at least one of the group consisting of amount mismatch, fraudulent endorsement, magnetic ink not detected, altered magnetic ink recognition number, altered payee, negotiable instrument identified as stolen, negotiable instrument identified as stop pay, negotiable instrument identified as already cashed, Mod 10 validation failure, credit header validation failure, negotiable instrument type mismatch, postdated negotiable instrument, negotiable instrument date mismatch, and negotiable instrument does not exist in positive pay file;

a storage component that records the suspicious activity score and associates the suspicious activity score with the customer identification information; and

a processing component that receives transaction information from the interactive component and identifies suspicious activity relating to a current financial transaction by obtaining the customer identification information associated with the current financial transaction and accessing the recorded suspicious activity score in the storage component associated with the customer identification information and by modifying the suspicious activity score based at least in part on validation errors in the transaction information associated with the current financial transaction.

23. (Original) The system of Claim 22, wherein the interactive component comprises an automatic teller machine (ATM).

24. (Original) The system of Claim 22, wherein the biometric information comprises an image.

25. (Original) The system of Claim 22, wherein the biometric information comprises a fingerprint.

26. (Original) The system of Claim 25, wherein the financial transaction involves cashing a check.

Appl. No. : 10/813,915
Filed : March 31, 2004

27. (Original) The system of Claim 26, wherein the transaction information comprises information on the check.

28. (Original) The system of Claim 22, wherein the storage component is a database.

29. (Previously Presented) The system of Claim 22, wherein the suspicious activity includes fraud.

Claims 30 – 36. (Cancelled)